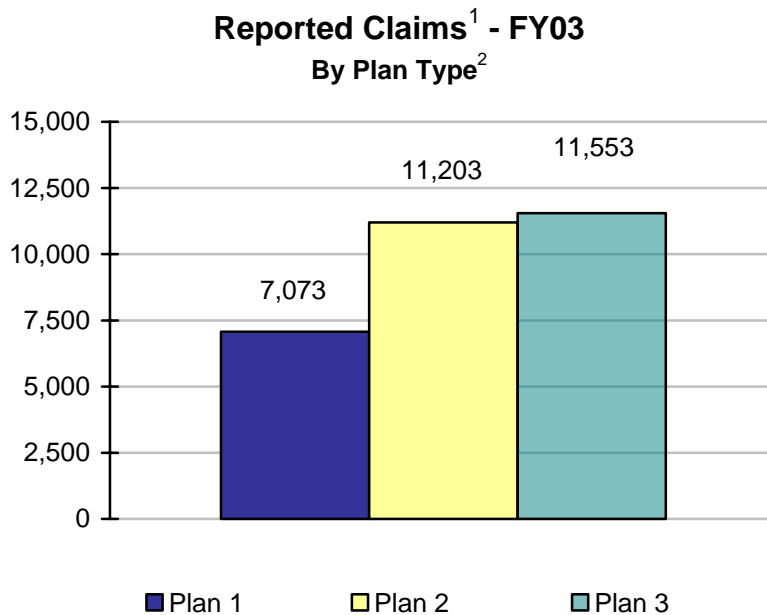


Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system through FY03. The information is based on First Reports of Injury and Occupational Disease received by the department. Both medical only and indemnity claims are included.



Notes:

¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

Reported Claims¹ By Plan Type² and Fiscal Year

Plan Type	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	6,867	21.6%	6,598	19.8%	6,985	20.2%	7,133	22.1%	7,073	23.7%
Plan 2	14,038	44.2%	15,720	47.2%	16,254	47.0%	13,534	42.0%	11,203	37.5%
Plan 3	10,759	33.9%	10,885	32.7%	11,246	32.5%	11,517	35.7%	11,553	38.7%
NOC ³	81	0.3%	77	0.2%	88	0.3%	53	0.2%	24	0.1%
Total	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

Notes:

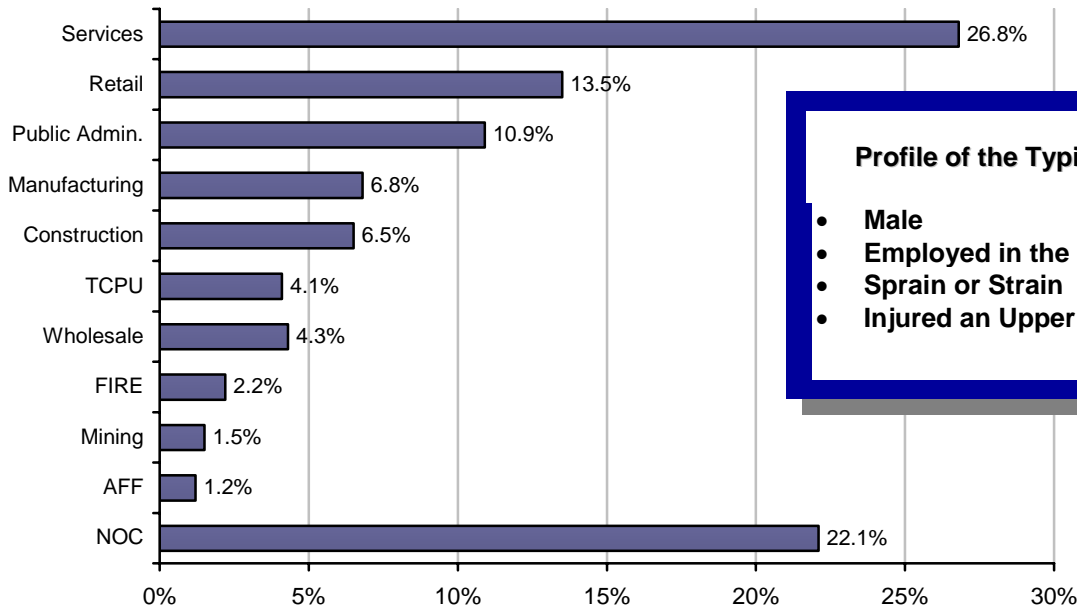
¹Total claim numbers continually change.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

³NOC means Not Otherwise Classified.

Injured Worker Characteristics

Reported Claims - FY03
By Standard Industrial Classification Major Groups¹



Profile of the Typical Injured Worker

- Male
- Employed in the Service Industry
- Sprain or Strain
- Injured an Upper Extremity

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.
TCPU means Transportation, Communication and Public Utilities.
FIRE means Finance, Insurance and Real Estate.
AFF means Agriculture, Forestry and Fishing.
NOC means Not Otherwise Classified.

Reported Claims¹
By Standard Industrial Classification Major Groups² and Fiscal Year

Standard Industrial Classification	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Services	8,092	25.5%	8,207	24.7%	8,788	25.4%	7,875	24.4%	7,996	26.8%
Retail	4,484	14.1%	4,813	14.5%	4,929	14.3%	4,599	14.3%	4,036	13.5%
Public Administration	3,183	10.0%	3,184	9.6%	3,108	9.0%	3,569	11.1%	3,268	10.9%
Manufacturing	2,799	8.8%	2,753	8.3%	2,674	7.7%	2,374	7.4%	2,031	6.8%
Construction	2,386	7.5%	2,479	7.4%	2,473	7.2%	2,193	6.8%	1,926	6.5%
Transportation, Communication & Public Utilities	1,482	4.7%	1,610	4.8%	1,594	4.6%	1,373	4.3%	1,229	4.1%
Wholesale	1,433	4.5%	1,651	5.0%	1,545	4.5%	1,381	4.3%	1,294	4.3%
Finance, Insurance & Real Estate	483	1.5%	493	1.5%	944	2.7%	570	1.8%	657	2.2%
Mining	718	2.3%	614	1.8%	595	1.7%	537	1.7%	440	1.5%
Agriculture, Forestry & Fishing	496	1.6%	479	1.4%	414	1.2%	347	1.1%	370	1.2%
All Other Specific Claims, NOC ³	6,189	19.5%	6,997	21.0%	7,509	21.7%	7,419	23.0%	6,606	22.1%
Total⁴	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

Notes:

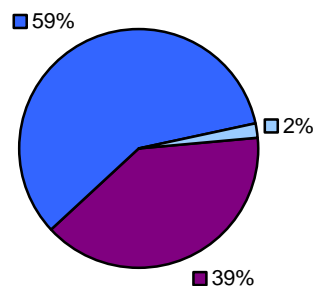
¹Some counts may vary slightly from previous reports due to corrections from insurers.

²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

³NOC means Not Otherwise Classified.

⁴Columns may not sum 100% due to rounding.

Reported Claims - FY03 By Gender



■ Female ■ Male ■ NOC

Note: NOC means Not Otherwise Classified.



Reported Claims By Gender and Fiscal Year

Gender	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	11,748	37.0%	12,164	36.6%	13,323	38.5%	12,488	38.7%	11,759	39.4%
Male	19,896	62.7%	20,893	62.8%	21,076	61.0%	19,630	60.9%	17,560	58.8%
All Other Claims, NOC	101	0.3%	223	0.7%	174	0.5%	119	0.4%	534	1.8%
Total	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

Note: NOC means Not Otherwise Classified.

Reported Claims - FY03 By Standard Industrial Classification Major Groups¹ and Gender

Standard Industrial Classification	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	91	0.3%	277	0.9%	368	1.2%
Mining	15	0.1%	425	1.4%	440	1.5%
Construction	77	0.3%	1,840	6.2%	1,917	6.4%
Manufacturing	325	1.1%	1,673	5.6%	1,998	6.7%
Transportation, Communication & Public Utilities	188	0.6%	1,031	3.5%	1,219	4.1%
Wholesale Trade	167	0.6%	1,104	3.7%	1,271	4.3%
Retail Trade	1,712	5.7%	2,215	7.4%	3,927	13.2%
Finance, Insurance & Real Estate	441	1.5%	158	0.5%	599	2.0%
Services	5,008	16.8%	2,824	9.5%	7,832	26.2%
Public Administration	1,333	4.5%	1,932	6.5%	3,265	10.9%
NOC ² Gender codes	0	0%	0	0%	534	1.8%
NOC ² SIC codes	2,402	8.0%	4,081	13.7%	6,483	21.7%
Total³	11,759	39.4%	17,560	58.8%	29,853	100%

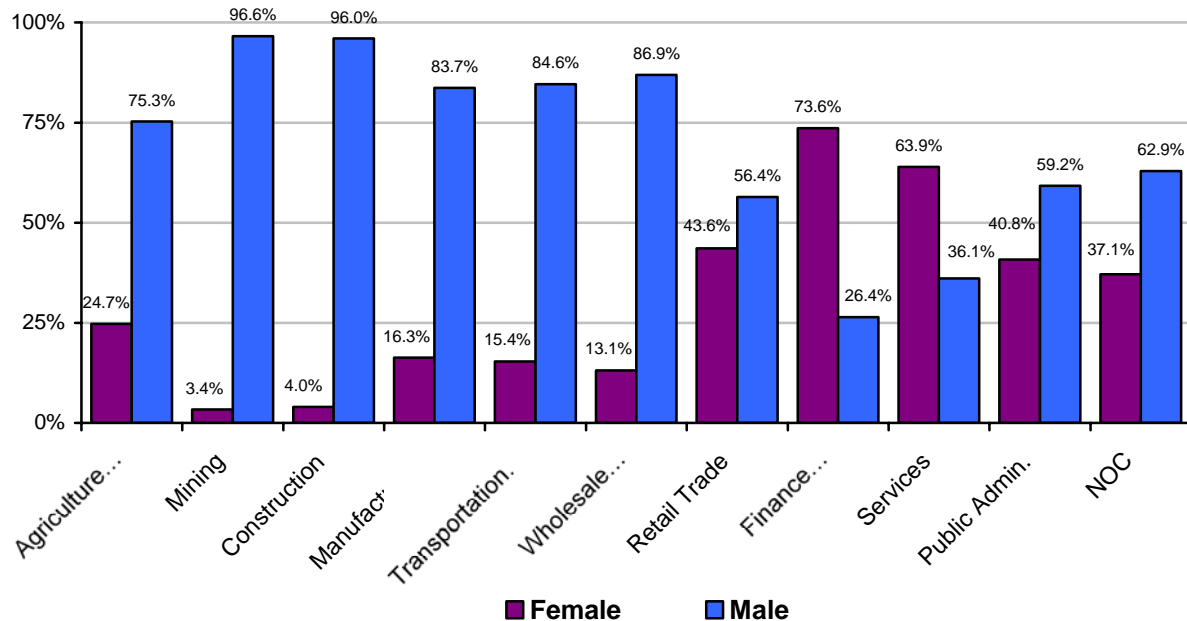
Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual* 1987.

²NOC means Not Otherwise Classified. 534 claims had nonclassified Gender codes.

³Totals may not sum exactly due to rounding.

Reported Claims - FY03 By Standard Industrial Classification Major Groups¹ and Gender



Note: NOC means Not Otherwise Classified.

Reported Claims - FY03 By Standard Industrial Classification Major Groups¹ and Gender

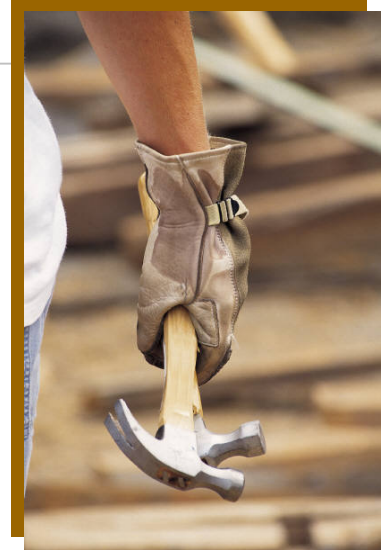
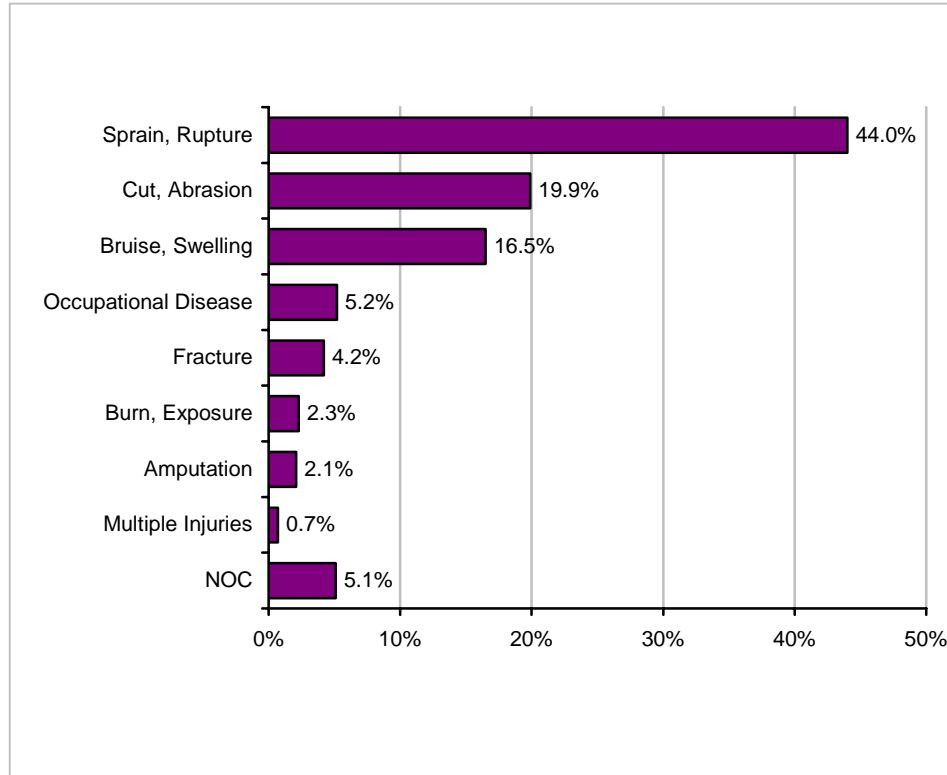
Standard Industrial Classification	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	91	24.7%	277	75.3%	368	100%
Mining	15	3.4%	425	96.6%	440	100%
Construction	77	4.0%	1,840	96.0%	1,917	100%
Manufacturing	325	16.3%	1,673	83.7%	1,998	100%
Transportation, Communication and Public Utilities	188	15.4%	1,031	84.6%	1,219	100%
Wholesale Trade	167	13.1%	1,104	86.9%	1,271	100%
Retail Trade	1,712	43.6%	2,215	56.4%	3,927	100%
Finance, Insurance & Real Estate	441	73.6%	158	26.4%	599	100%
Services	5,008	63.9%	2,824	36.1%	7,832	100%
Public Administration	1,333	40.8%	1,932	59.2%	3,265	100%
NOC ² SIC codes	2,402	37.1%	4,081	62.9%	6,483	100%
NOC ² Gender codes	0	0%	0	0%	534	100%
Total	11,759	40.1%	17,560	59.9%	29,853	100%

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²NOC means Not Otherwise Classified. 534 claims had nonclassified gender codes.

Reported Claims - FY03 By Nature of Injury



Note: NOC means Not Otherwise Classified.

Reported Claims By Nature of Injury¹ and Fiscal Year

Nature of Injury	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Sprain, Rupture	12,207	38.5%	13,439	40.4%	14,143	40.9%	13,784	42.8%	13,143	44.0%
Cut, Abrasion	6,567	20.7%	6,871	20.6%	7,009	20.3%	6,545	20.3%	5,948	19.9%
Bruise, Swelling	4,338	13.7%	4,863	14.6%	5,561	16.1%	4,898	15.2%	4,926	16.5%
Occupational Disease	1,870	5.9%	1,774	5.3%	1,927	5.6%	1,749	5.4%	1,538	5.2%
Fracture	1,464	4.6%	1,538	4.6%	1,468	4.2%	1,368	4.2%	1,251	4.2%
Burn, Exposure	872	2.7%	901	2.7%	891	2.6%	900	2.8%	698	2.3%
Amputation	752	2.4%	659	2.0%	642	1.9%	610	1.9%	624	2.1%
Multiple Injuries	797	2.5%	549	1.6%	355	1.0%	252	0.8%	220	0.7%
All Other Claims, NOC ²	2,878	9.1%	2,686	8.0%	2,577	7.4%	2,131	6.6%	1,505	5.1%
Total³	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

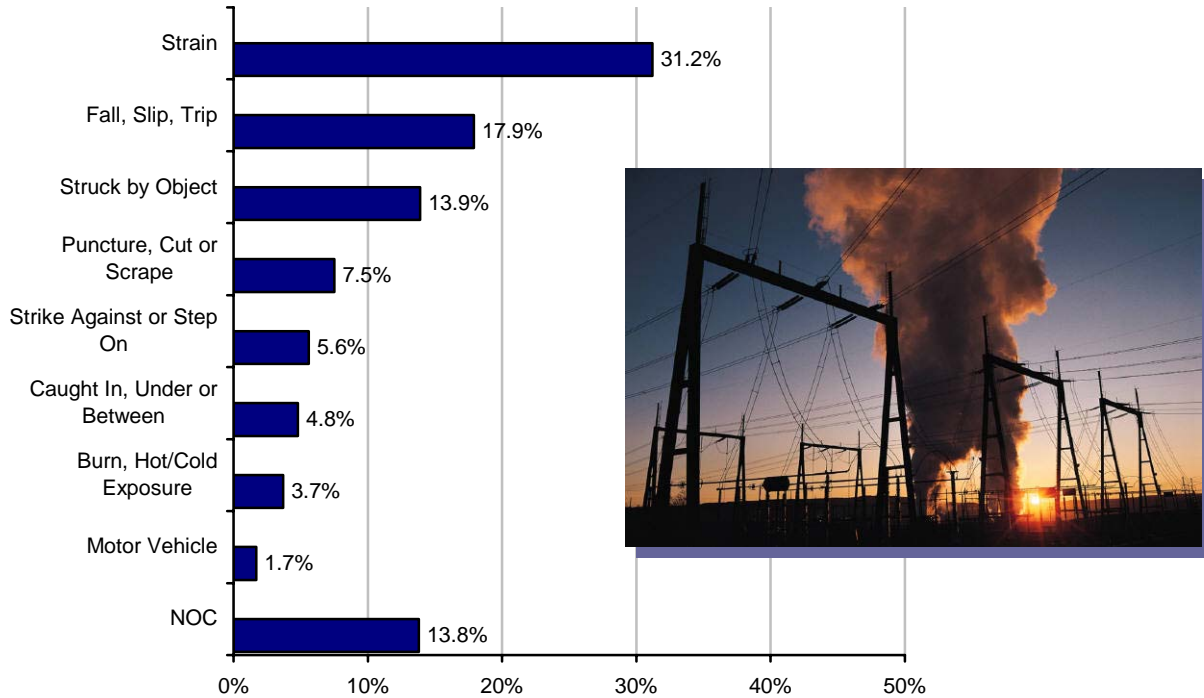
Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See “Definitions”, page 58.

²NOC means Not Otherwise Classified.

³Columns may not sum to 100% due to rounding.

Reported Claims - FY03 By Cause of Injury



Note: NOC means Not Otherwise Classified

Reported Claims By Cause of Injury¹ and Fiscal Year

Cause of Injury	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Strain	9,593	30.2%	9,897	29.7%	10,239	29.6%	9,841	30.5%	9,305	31.2%
Fall, Slip, Trip	5,428	17.1%	5,542	16.7%	6,651	19.2%	5,697	17.7%	5,351	17.9%
Struck by Object	4,397	13.9%	4,534	13.6%	4,482	13.0%	4,395	13.6%	4,136	13.9%
Puncture, Cut, Scrape	2,596	8.2%	2,820	8.5%	2,957	8.6%	2,666	8.3%	2,225	7.5%
Strike Against or Step On	1,858	5.9%	2,080	6.3%	1,965	5.7%	1,891	5.9%	1,663	5.6%
Caught In, Under or Between	1,293	4.1%	1,409	4.2%	1,470	4.3%	1,350	4.2%	1,428	4.8%
Burn, Hot/Cold Exposure	1,470	4.6%	1,424	4.3%	1,320	3.8%	1,365	4.2%	1,109	3.7%
Motor Vehicle	610	1.9%	597	1.8%	643	1.9%	563	1.7%	519	1.7%
All Other Claims, NOC ²	4,500	14.2%	4,977	14.9%	4,846	14.0%	4,469	13.8%	4,117	13.8%
Total³	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

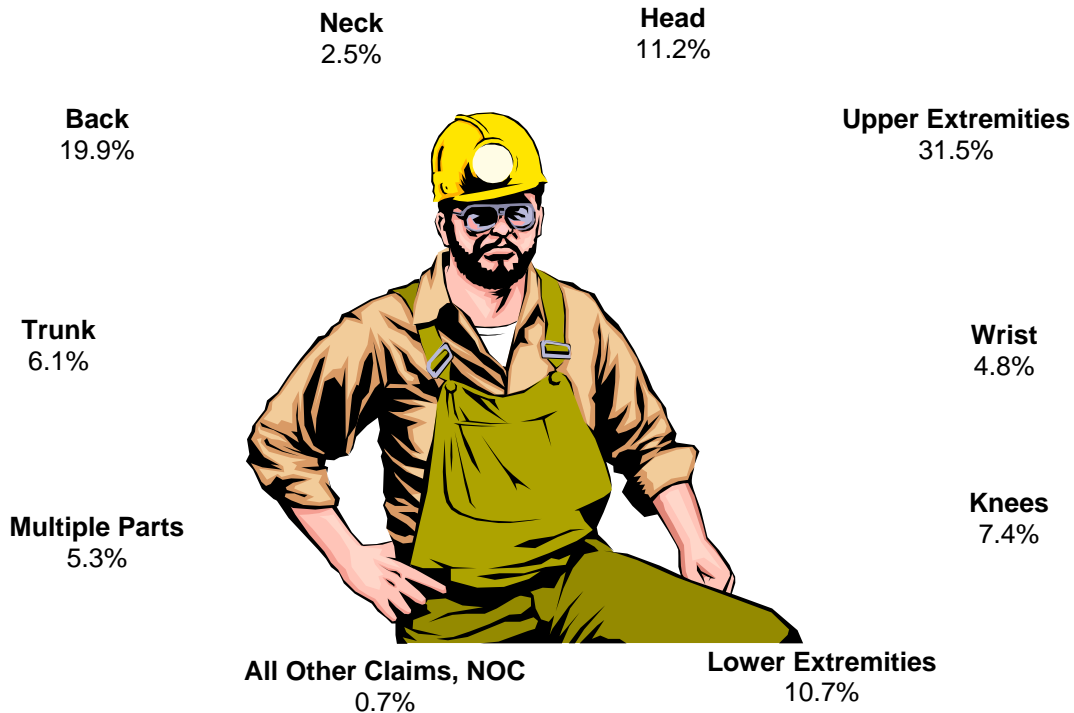
Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See “Definitions”, page 57.

²NOC means Not Otherwise Classified.

³Columns may not sum to 100% due to rounding.

Reported Claims - FY03 By Part of Body



Note: NOC means Not Otherwise Classified.

Reported Claims By Part of Body¹ and Fiscal Year

Part of Body	FY99		FY00		FY01		FY02		FY03	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Upper Extremities	9,737	30.7%	10,365	31.1%	10,907	31.5%	10,229	31.7%	9,392	31.5%
Back	6,374	20.1%	6,564	19.7%	6,753	19.5%	6,319	19.6%	5,940	19.9%
Head	3,598	11.3%	3,724	11.2%	3,771	10.9%	3,659	11.4%	3,329	11.2%
Lower Extremities	3,352	10.6%	3,471	10.4%	3,591	10.4%	3,412	10.6%	3,197	10.7%
Multiple Parts	2,262	7.1%	2,487	7.5%	2,506	7.2%	1,836	5.7%	1,581	5.3%
Knees	2,082	6.6%	2,176	6.5%	2,344	6.8%	2,238	6.9%	2,222	7.4%
Trunk	2,034	6.4%	1,949	5.9%	1,991	5.8%	2,005	6.2%	1,818	6.1%
Wrist	1,525	4.8%	1,659	5.0%	1,682	4.9%	1,622	5.0%	1,443	4.8%
Neck	611	1.9%	704	2.1%	727	2.1%	723	2.2%	733	2.5%
All Other Claims, NOC ²	170	0.5%	181	0.6%	301	0.9%	194	0.6%	198	0.7%
Total³	31,745	100%	33,280	100%	34,573	100%	32,237	100%	29,853	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) – Electronic Data Interchange (EDI) definitions. See "Definitions", page 59.

²NOC means Not Otherwise Classified.

³Columns may not sum to 100% due to rounding.

Insurer Denial of Claims

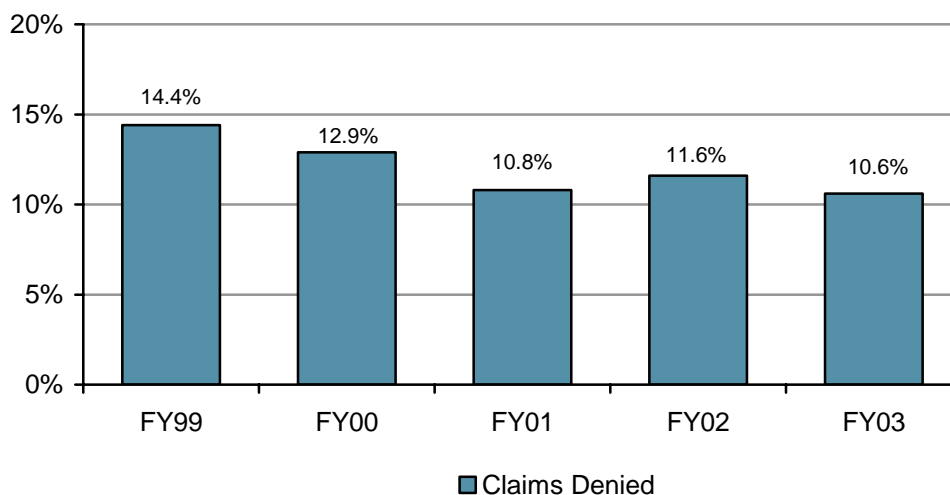
Insurer Denial of Claims¹ By Reason of Denial and Fiscal Year

Reason for Claim Denial		FY99	FY00	FY01	FY02	FY03
Late Claim Filing	Injury	50	72	45	49	48
	Occupational Disease	1	1	1	2	1
Insufficient Information	Incomplete or missing information necessary to accept liability	9	68	181	113	47
Coverage Issue	Corporate officer rejected	17	9	1	0	0
	Elects no coverage	0	6	6	2	3
	Independent Contractor issue	0	3	6	2	1
	Question which insurer liable	29	27	16	15	9
	No coverage	56	40	30	14	6
Other	Other	407	338	254	285	193
No Employer Notice	No 30-day notice to employer or insurer	213	180	149	135	100
Not in Course & Scope	Not in course and scope of employment	261	260	229	212	208
No Objective Medical	No objective medical findings to substantiate injury	2,380	2,349	2,039	2,483	2,338
Definition of Injury	Heart attack - not caused by accident	18	13	6	13	10
	Does not meet definition of injury	592	478	391	393	426
	Does not meet definition of Occupational Disease	57	66	52	59	47
	Stress - not compensable	30	24	31	27	23

Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not available.

Insurer Denial of Claims¹ By Percent and Fiscal Year



Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.